



Docket No. CITI0123

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Ronald PADALINO, et al.

Group Art Unit: 3624

Serial No.: 09/387,381

Examiner: Thu Thao Havan

Filed: September 2, 1999

For: SYSTEM AND METHOD FOR AUTOMATED DEBITING AND SETTLING OF
FINANCIAL TRANSACTIONS

**SUBMISSION REQUIRED WITH REQUEST FOR CONTINUED
EXAMINATION (RCE) PURSUANT TO 37 C.F.R. 1.114**

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop RCE
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached form PTO-1449 are hereby brought to the attention of the Examiner.

No additional fees are believed to be necessary since the references cited in this statement are being submitted with a Request for Continued Examination (RCE) and the fee associated with the RCE filing. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire

pendency of this application, or to credit any overpayment, to Deposit Account No. 50-4402.

A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) conferring the PTO duty to consider and use any such information. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date:

10/31/07

By:



George T. Marcou
Registration No. 33,014

KING & SPALDING LLP
1700 Pennsylvania Avenue, N.W.
Suite 200
Washington, DC 20006
(202) 737-0500